

**Information to identify the case:**Debtor 1: Jessie Louise Brotherton

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-4380

EIN: --\_-----

Debtor 2: Steve Robert Brotherton

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-8230

EIN: --\_-----

United States Bankruptcy Court: District of Minnesota

Date case filed for chapter: 13 10/24/24

Case number: **24-42904 – KAC****You can receive** court notices and orders by **email** instead of U.S. Mail via these **two options**:**For creditors:** Register for Electronic Bankruptcy Noticing at **ebn.uscourts.gov**.**For debtors:** Register for Debtor Electronic Bankruptcy Noticing (DeBN) at **www.mnb.uscourts.gov/debn****Official Form 309I****Notice of Chapter 13 Bankruptcy Case****10/20**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jessie Louise Brotherton	Steve Robert Brotherton
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	18152 10th St Winthrop, MN 55396-9220	18152 10th St Winthrop, MN 55396-9220
<b>4. Debtor's attorney</b> Name and address	Wesley W. Scott LifeBack Law Firm, PA 13 Seventh Ave S St Cloud, MN 56301	Contact phone 320-252-0330 Email: <a href="mailto:samantha@lifebacklaw.com">samantha@lifebacklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Gregory A Burrell 100 South Fifth Street Suite 480 Minneapolis, MN 55402	Contact phone: 612-338-7591 Email: <a href="mailto:general@ch13mn.com">general@ch13mn.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	301 Diana E. Murphy U.S. Courthouse 300 South Fourth Street Minneapolis, MN 55415	Hours open: Monday – Friday 8:00AM to 4:30PM Contact phone (612)-664-5200 Web address <a href="http://www.mnb.uscourts.gov">www.mnb.uscourts.gov</a>  Date: 10/25/24

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 20, 2024 at 10:40 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 610 905 5331, and Passcode 9417372653, OR call 1-612-887-6551</b>
<b>For additional meeting information, go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a></b>		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 1/21/25</b>        <b>Filing deadline: 1/2/25</b>  <b>Filing deadline: 4/22/25</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. Proofs of claim can be filed electronically on the court's website: <a href="http://www.mnb.uscourts.gov">www.mnb.uscourts.gov</a> . No login or password is required. Alternatively, a Proof of Claim form may be obtained at the same website or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>12/19/24 at 10:30 AM</b> , Location: <b>U S Court Courtroom 8 West, 300 S 4th St, Minneapolis, MN 55415</b> <b>Deadline to object to confirmation of the Chapter 13 Plan: 12/12/24.</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

United States Bankruptcy Court  
District of Minnesota

In re:  
Jessie Louise Brotherton  
Steve Robert Brotherton  
Debtors

Case No. 24-42904-KAC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0864-4  
Date Rcvd: Oct 25, 2024

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:**

Recip ID	Recipient Name and Address
db/jdb	Jessie Louise Brotherton, Steve Robert Brotherton, 18152 10th St, Winthrop, MN 55396-9220
63265225	+ ADM Animal Nutrition, 2100 Gardner Expy, Quincy IL 62305-9376
63265232	+ CIA Community Insurance Agency, PO Box 306, Lafayette MN 56054-0306
63265228	+ Captial Accounts LLC, PO Box 680608, Franklin TN 37068-0608
63265229	Cargill, PO Box 842621, Dallas TX 75284-2621
63265230	+ Carly Winscher, 28052 63rd Street, Royalton MN 56373-3020
63265231	+ Central Region Cooperative, P.O. Box 429, Sleepy Eye MN 56085-0429
63265235	+ Culligan of St. Peter, 203S Front St, Saint Peter MN 56082-2591
63265236	D&S Global Solutions, HQ-I STE 4N15, Melville NY 11747
63265237	+ Deb Gertner, Kyle Gertner, 33131 360th St, Westbrook MN 56183-2161
63265238	+ Dunham Inc., 10811 215th St. W, Lakeville MN 55044-8512
63265240	+ FSA, 110 2ND ST S #125, Waite Park MN 56387-1307
63265241	#+ Gary Felmllee, 31167 Forest Prairie Rd, Le Sueur MN 56058-4514
63265242	Gaylord Feed Mill Inc, PO Box 295, Gaylord MN 55334-0295
63265243	+ Inguran, LLC dba STgenetics, 22575 State Highway 6 South, Navasota TX 77868-8297
63265245	+ Joan Euerle, Vaughn Euerle, 31739 CSAH 34, Litchfield MN 55355-4007
63265246	+ KL Marketing LLC, 31425 Northfield Blvd, Northfield MN 55057-5466
63265248	LTD Financial Services, 3200 Wilcrest Suite 600, Houston TX 77042-6000
63265247	+ Lester Prairie Vet Clinic, 18743 Babcock Ave, Lester Prairie MN 55354-7905
63265249	+ McLeod County Auditor-Treasure, 2391 Hennepin Ave N, Glencoe MN 55336-5031
63265252	+ Midwest Machinery Co, PO Box 197, 78412 County Rd. 20, Stewart MN 55385-0197
63265255	+ Munson Lakes Nutrition, PO Box 549, Howard Lake MN 55349-0549
63265256	+ Murphy Dairy Supply, 28468 251st Avenue, Henderson MN 56044-4453
63265257	+ Olde City Financial INC, PO Box 800, Wayne PA 19087-0800
63265258	+ Ontime Petroleum LLC, PO Box 26, Gaylord MN 55334-0026
63265259	+ Premier Livestock & Auctions, PO Box 306, Owen WI 54460-0306
63265261	+ RGS Financial LLC, 1700 Jay Ell Drive Ste 200, Richardson TX 75081-6788
63265262	+ Roger Fredin, 24296 481st Ave, Gaylord MN 55334-2058
63265263	+ Roy Johnson, 33795 Martin Ave, Parkersburg IA 50665-7741
63265264	SBA, 100 North 57th Street, Suite 210-C, Butler Square, Minneapolis MN 55403
63265267	+ ST Genetics, 10115 Kinsey Ave Ste 100, Huntersville NC 28078-6482
63265265	+ Security Bank and Trust, 128 4th Avenue North, Box 279, Brownton MN 55312-0279
63265266	+ Select Sires, 6601 Gregory Park Road S, Saint Cloud MN 56301-9287
63265268	+ Steiner Consultants LLC, 205 Jefferson St SE Ste 2, Hutchinson MN 55350-2544
63265269	+ Stepka Dairy Supply, 206 Walnut St, Zumbrota MN 55992-1285
63265272	+ Vericore (collector for STgen, 10115 Kinsey Avenue ste 100, Huntersville NC 28078-6482
63265276	+ WW Erections LTD dba Osakis Si, PO Box T, 300 E Main St, Osakis MN 56360-8287
63265273	+ Weltsch Equipment, 1615 E Bridge St, Redwood Falls MN 56283-1934
63265275	Winthrop Telephone Company, 213 E 2nd St, Winthrop MN 55396
63265277	+ Zumbro AG Solutions, 206 Walnut St, Zumbrota MN 55992-1285

TOTAL: 40

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: samantha@lifebacklaw.com	Date/Time	Recipient Name and Address
		Oct 25 2024 21:06:00	Wesley W. Scott, LifeBack Law Firm, PA, 13 Seventh Ave S, St Cloud, MN 56301
tr	+ Email/Text: bnc@ch13mn.com	Oct 25 2024 21:07:00	Gregory A Burrell, 100 South Fifth Street, Suite 480, Minneapolis, MN 55402-1250
smg	+ EDI: MINNDEPREV.COM	Oct 26 2024 00:58:00	Minnesota Department of Revenue, Bankruptcy Section, PO Box 64447, St Paul, MN 55164-0447
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	Oct 25 2024 21:07:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
ust	+ Email/Text: ustpregion12.mn.ecf@usdoj.gov	Oct 25 2024 21:07:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
63265226	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 25 2024 21:05:21	Ally Bank card, P.O Box 9222, Old Bethpage NY 11804-9222
63265227	+ EDI: GMACFS.COM	Oct 26 2024 00:58:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington IL 55438-0901
63265233	+ Email/Text: bankruptcy@consumerportfolio.com	Oct 25 2024 21:07:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine CA 92619-7071
63265234	+ Email/Text: lisamoore@creditoradvocates.com	Oct 25 2024 21:07:00	Creditor Advocates Inc, dba CAI Services, PO Box 1264, Prior Lake MN 55372-0864
63265239	Email/Text: BNSFS@capitalsvcs.com	Oct 25 2024 21:07:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls SD 57117
63265244	EDI: IRS.COM	Oct 26 2024 00:58:00	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346
63265253	Email/Text: ml-ebn@missionlane.com	Oct 25 2024 21:06:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta GA 30348
63265254	+ EDI: MINNDEPREV.COM	Oct 26 2024 00:58:00	MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
63265250	+ Email/Text: cc-bklitigation@messerlikramer.com	Oct 25 2024 21:07:00	Messerli & Kramer, 3033 Campus Drive, Suite 250, Plymouth MN 55441-2685
63265251	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 25 2024 21:07:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego CA 92193-9069
63265260	+ Email/Text: jenniferk@pcaofmn.com	Oct 25 2024 21:07:00	Professional Credit Analysts of MN, 24 N Front St, Po Box 99, New Ulm MN 56073-0099
63265270	+ Email/Text: Bankruptcy@TekCollect.com	Oct 25 2024 21:07:00	TEK Collect, PO Box 1269, Columbus OH 43216-1269
63265271	+ Email/Text: geoff.lemke@ufcmn.com	Oct 25 2024 21:07:00	United Farmers Cooperative, PO Box 461, Winthrop MN 55396-0461

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
63265274		Wilbur-Ellis LLC, PO Box 675023
smg	*+	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature:           /s/Gustava Winters

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Gregory A Burrell	cmeclfjzkmn@ch13mn.com
US Trustee	ustpreion12.mn.ecf@usdoj.gov
Wesley W. Scott	on behalf of Debtor 2 Steve Robert Brotherton samantha@lifebacklaw.com ScottWR72722@notify.bestcase.com
Wesley W. Scott	on behalf of Debtor 1 Jessie Louise Brotherton samantha@lifebacklaw.com ScottWR72722@notify.bestcase.com

TOTAL: 4